



Group Universal Life (GUL) & Accidental Death & Dismemberment (AD&D) Monthly Premium Rates

Important: For more information, visit the SBO website at de.gov/statewidebenefits.

For more information regarding the portability or conversion provisions, please contact Securian Financial directly at 1-877-215-1489 or by email at lifebenefits@securian.com.

Active State of Delaware and Delaware Solid Waste Authority (DSWA) Employees:

Monthly “Active” GUL & AD&D Rates Effective July 1, 2015

<u>Age</u>	<u>Rate/\$1,000</u>	<u>Age</u>	<u>Rate/\$1,000</u>
Under 30	\$0.050	87	\$5.113
30-34	\$0.059	88	\$5.483
35-39	\$0.077	89	\$5.889
40-44	\$0.096	90	\$6.323
45-49	\$0.142	91	\$6.830
50-54	\$0.244	92	\$7.393
55-59	\$0.382	93	\$8.067
60-64	\$0.594	94	\$8.852
65-69	\$1.037	95	\$10.088
70-74	\$1.837	96	\$12.119
75-79	\$2.843	97	\$15.608
80-84	\$4.357	98	\$21.543
85	\$4.449	99	\$23.140
86	\$4.763		

**Active State of Delaware and
Delaware Solid Waste Authority (DSWA) Employees (Continued):**

Monthly “Active” Dependent Term Life Rates Effective July 1, 2015

Dependent Term life coverage is available for purchase by employees *enrolled* in the GUL program. Employees may purchase spouse only coverage, child(ren) only coverage or spouse and child(ren) coverage.

Dependent Coverage Options	Coverage Amount	Rate/Month
Spouse	\$10,000	\$3.08
Spouse	\$20,000	\$7.05
Spouse & Child	\$10,000 & \$10,000	\$4.24
Spouse & Child	\$20,000 & \$10,000	\$8.21
Child	\$10,000	\$1.16

**No Longer Employed in an Active Benefit Eligible Position –
Continuation Options (Portability/Conversion):**

Hired prior to July 1, 2015

Portability – If you leave or retire from a benefit eligible active position, you will be able to port (take with you) 50 percent of your GUL coverage amount and all Dependent Term Life coverage in effect as of your last day of employment.

Monthly “Ported” GUL & AD&D Rates Effective July 1, 2015

Age	Rate/\$1,000	Age	Rate/\$1,000
Under 30	\$0.052	87	\$5.540
30-34	\$0.062	88	\$5.940
35-39	\$0.082	89	\$6.380
40-44	\$0.102	90	\$6.850
45-49	\$0.152	91	\$7.400
50-54	\$0.262	92	\$8.010
55-59	\$0.412	93	\$8.740
60-64	\$0.642	94	\$9.590
65-69	\$1.122	95	\$10.930
70-74	\$1.990	96	\$13.130
75-79	\$3.080	97	\$16.910
80-84	\$4.720	98	\$23.340
85	\$4.820	99	\$25.070
86	\$5.160		

Monthly “Ported” Dependent Term Life Rates Effective July 1, 2015

Dependent Coverage Options	Coverage Amount	Rate/Month
Spouse	\$10,000	\$3.08
Spouse	\$20,000	\$7.05
Spouse & Child	\$10,000 & \$10,000	\$4.24
Spouse & Child	\$20,000 & \$10,000	\$8.21
Child	\$10,000	\$1.16

Conversion – You may convert the remaining 50 percent of your GUL coverage amount (based on attained age) into an individual policy, if applied for within 31 days of employment termination or retirement from a benefit eligible position. Dependent Term Life can be converted to individual policies once eligibility expires or upon the approval of premium waiver for the employee. Converted rates are higher than ported rates.

No Longer Employed in an Active Benefit Eligible Position – Continuation Options (Portability/Conversion):

Hired on or after July 1, 2015

Portability – If you leave or retire from a benefit eligible active position, you will be able to port (take with you) 100 percent of your GUL coverage amount and all Dependent Term Life coverage in effect as of your last day of employment.

Monthly “Ported” GUL & AD&D Rates (Applies to employees hired, transferred or rehired into a benefit eligible position as of July 1, 2015)

Age	Rate/\$1,000	Age	Rate/\$1,000
Under 30	\$0.063	80	\$6.168
30 – 34	\$0.077	81 – 84	\$6.463
35 – 39	\$0.105	85	\$6.600
40 – 44	\$0.132	86	\$7.066
45 – 49	\$0.200	87	\$7.586
50	\$0.348	88	\$8.134
51 – 54	\$0.351	89	\$8.736
55 – 59	\$0.557	90	\$9.380
60 - 64	\$0.871	91	\$10.133
65	\$1.493	92	\$10.968
66 – 69	\$1.529	93	\$11.968
70	\$2.245	94	\$13.133
71	\$2,476	95	\$14.967
72 – 74	\$2.726	96	\$17.980
75	\$3.663	97	\$23.156

76	\$4.037	98	\$27.378
77 – 79	\$4.218	99	\$29.093

Monthly “Ported” Dependent Term Life Rates Effective July 1, 2015

Dependent Coverage Options	Coverage Amount	Rate/Month
Spouse	\$10,000	\$3.08
Spouse	\$20,000	\$7.05
Spouse & Child	\$10,000 & \$10,000	\$4.24
Spouse & Child	\$20,000 & \$10,000	\$8.21
Child	\$10,000	\$1.16

Conversion – You can also convert 100 percent of your GUL coverage (based on attained age) into an individual policy if applied for within 31 days of employment termination or retirement from a benefit eligible position. Dependent Term Life can be converted to individual policies once eligibility expires or upon the approval of premium waiver for the employee. Converted rates are higher than ported rates.